Certificate Number: 03088-PAW-DE-038812131

Bankruptcy Case Number: 19-10813



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 28, 2024</u>, at <u>10:20</u> o'clock <u>AM CDT</u>, <u>Breana R Hayes</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: August 28, 2024 By: /s/Katherine Minnich

Name: Katherine Minnich

Title: Counselor